

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: : Case No.: 14-22848-GLT  
: Chapter: 13  
Michael B. Cord :  
: Date: 9/28/2016  
*Debtor(s).* : Time: 10:30

**PROCEEDING MEMO**

**MATTER:** #119 - Continued Contested Confirmation of Plan Dated 2/10/2016 (NFC)  
(Debtor's Counsel to personally appear)

**APPEARANCES:**

Debtor: Jeffery Hulton  
Trustee: Jana Pail

**NOTES:**

Court - Three conciliation conferences and one contested hearing missed by Debtor's counsel. Hindering the progress in this case.

Hulton - First National Bank judicial lien of about \$8,000 to \$9,000. Will be filing a motion to avoid the lien. Debtor is making plan payments. Believes the plan can be confirmed once that issue is resolved.

Pail - 25 months have elapsed. 35 months remain in the case. Plan payments are currently \$1,068/month. Plan presently before the Court was filed in February 2016 and proposes payments of \$1,975. Case was converted from chapter 7 to chapter 13 based upon a motion by the United States Trustee. Debtor presented a 100% plan excluding the student loan debt. Calculation for a 100% plan is coming in at \$2,228. A 100% plan might not be required under the liquidation alternative test.

Hulton - Will confer with the Debtor regarding the trustee's calculated plan payment. In the meantime, will file the motion to approve lien.

Court - Debtor is not making the increased plan payment stated in the February 2016 plan.

**OUTCOME:**

1. Matter continued to conciliation conference on November 10, 2016 at 9:00 a.m.
2. Debtor to remit monthly plan payments of \$1,975 pending further Order of the Court.
3. Any actions by the Debtor to avoid the lien of First National Bank shall be commenced no later than 14 days from the date of the Order.  
(DB to prepare).

**DATED:** 9/28/2016